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Martin A. Mooney, Esq. (MM 8333)

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In Re:

STIPULATION AND ORDER

STEPHEN BALDWIN
and KENNYA BALDWIN
aka KENNYA DEODATO BALDWIN
aka KENNYA RHODE SANTOS
DEALMEIDA DEODATO BALDWIN,

Debtors.

Case No. 09-23296-RDD
(Chapter 11)

WHEREAS, the debtors, Stephen Baldwin and Kennya Baldwin aka Kennya Deodato Baldwin aka Kennya Rhode Santos Dealmeida Deodato Baldwin, filed a Chapter 11 bankruptcy proceeding on July 21, 2009.

WHEREAS, Volvo Car Finance North America is a secured creditor herein and the holder of a duly perfected purchase money security interest in one (1) 2004 Volvo XC70 (V.I.N. YV1SZ59H741135491) (hereinafter "collateral") owned by, and upon information and belief, in the possession and control of the debtors, above-named.

WHEREAS, on or about November 12, 2009, Volvo Car Finance North America filed a Motion for Relief from Automatic Stay pursuant to 11 U.S.C. Section 362 based upon the grounds that the debtors were in default in payment obligations to Volvo Car Finance North America.

WHEREAS, a hearing was scheduled for January 13, 2010 at 10:00 a.m. before the Honorable Robert D. Drain in White Plains, New York.

WHEREAS, the parties have agreed to enter into a Stipulation.

NOW, upon all pleadings and proceedings heretofore had herein, and the parties having stipulated to the following:

1. That the debtors shall make payment in the amount of \$2,215.82 (representing cure of default together with contractual monthly payments that will come due in February, 2010 and March, 2010, and attorneys' fees and filing fee in the amount of \$350.00) to Volvo Car Finance North America on or before March 15, 2010 and shall otherwise comply with all of the terms and provisions of the Retail Installment Contract.

2. That upon any future default by the debtors under the terms and provisions of the Retail Installment Contract and failure to cure such default upon fifteen (15) days' written notice to debtors and debtors' counsel or in the event the debtors fail to make the aforementioned payments timely then an Order granting relief from the automatic stay may be entered by the Court upon the filing of a Certificate of Non-Compliance.

DATED: Albany, New York
February 3, 2010

Yours, etc.

/s/ Martin A. Mooney
Martin A. Mooney, Esq.
DEILY, MOONEY & GLASTETTER, LLP
Attorneys for Volvo Car Finance North America
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DATED: February 2, 2010

/s/ Bruce Weiner
Bruce Weiner, Esq.
Rosenberg, Musso & Weiner, LLP
Attorney for Debtors
Office and P.O. Address:
26 Court Street, Suite 2211
Brooklyn, New York 11242
Tel.: (718) 855-6840

SO ORDERED:

DATED: February 4, 2010
White Plains, New York

/s/Robert D. Drain
Hon. Robert D. Drain
U.S. Bankruptcy Judge
Southern District of New York

09.05509